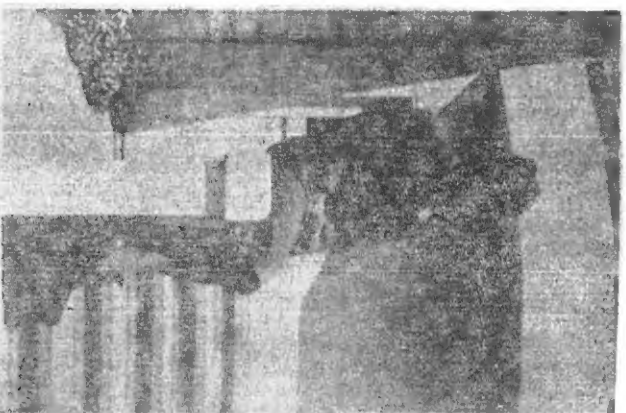


My own life's story is very dull and uninteresting, compared to that of my father and grandparents, but in complying with the request and a promise I made at the outset, I should like to point up a few things that I believe might cause us all to think of the changes that have come about in my lifetime. With that thought in mind, I shall reflect back to my childhood when Mother used to say to us, "Regardless of the consequence, always keep your word, if you promise to do anything, above all keep your promise". "Be honest in your dealings with other people". "Do not boast of your achievements - remember an empty wagon always rattles the loudest." In analyzing these golden rules, "Do unto others as you would have them do unto you," I can only say, if followed the world would be a much happier place to live.

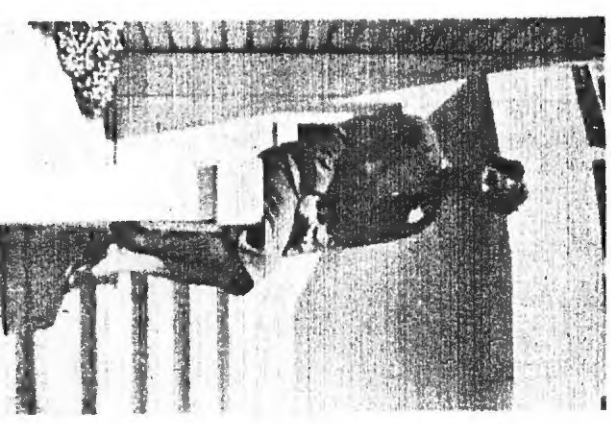
With the passing of time, laws to govern our people became lighter and a new concept of government, and business relations gradually replaced the honor and integrity of the old pioneers. Contracts had to be made, interest paid, and stipulations without number were written in. Conditions enforced by the law. Pressure grows very much in the minority succeeded in getting laws passed which literally fleeced the old timers. In some cases, out of their lifetime savings, their homes, and everything they possessed. Some members of the Church who had joined it for purely commercial reasons, were guilty of this outrage, using their membership in the Church, as a recommendation, the old timers thought they were dealing with honest, God fearing people, but when their signature on the dotted line became a reality, and the terms of the contract enforced, to their amazement, they began to realize what fools they had been. Excommunications were ordered for the guilty.



YOURS TRULY AND CHARMING WIFE

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